

# Howard County Consumer Protection Advisory Board

## Meeting Minutes for September 7, 2016

**The meeting was called to order at 7:06 pm.**

- Present: Sue Rogan, Jill Bussey, Katherine Bornstein, Marshall McLeod, Young Smith
- Absent: Richard Greene, Ashlyn Hood
- Guest: Ronnie Sanderson

**Welcome** - The Board welcomed Ronnie Sanderson who is interested in filling the Board vacancy (as consumer representative) created by Sue Rogan's move from the County.

**Board Leadership** – Since Jill has been serving as Vice Chair, she becomes Chair for the remainder of the 2016 term. A new Vice Chair will be elected at the October meeting of the Board.

**Minutes of the June meeting** were approved as read.

**Student Loan Forum and Resource Fair #2** - Becky advised the Board that Howard Community College has confirmed that it will co-sponsor the event and that the date has been set for January 18, 2017. Becky, Jill and Sue met with Dawn Lowe from the Financial Aid Office of HCC to discuss details about the room, tech needs, agenda, panel members and exhibit set up. Becky provided the Board with a program plan that outlines tasks and completion dates.

Katherine suggested that one of the panel members talk about how students should manage their money once they get a loan (including: whether to keep the money in an interest-bearing savings account and what to do if you do not use all of the money borrowed). Marshall suggested that managing the money saved through 529 plans also be included. Sue suggested that an important point to make is that money from 529, and other pre-payment plans can only be used for tuition so other funds will be needed.

The Board also discussed:

- Whether the Board would be able to bring its own food or is required to use a specific caterer. If HCC's caterer is required, the Board will review its price list to determine if they want to use it.
- Pre-registration - This may be necessary for attending by webinar (link may need to be provided)
- Promotion in the Korean community (Young will assist), with OVMF, on MPT.

**Budget** - Beck provided the Board with a summary of how the Budget was spent over the last 5 years and presented the Board with some ideas for new give-away items for events. The Board, however, may need to spend some of its budget on the Student Loan event.

**Announcements** - This year's 50+ Expo will be held on October 31 at Wilde Lake HS. OCP will have a table in Exhibit Hall A and Board members are encouraged to assist with staffing.

**Next meetings** - Due to a scheduling conflict and upcoming holidays, the Board agreed to move the dates of its next two meetings to:

- October 19
- November 16.

**The meeting was adjourned at 8:05**

**THE NEXT MEETING OF THE BOARD WILL BE HELD ON OCTOBER 19, AT 7:00 PM**  
**OFFICE OF CONSUMER PROTECTION CONFERENCE ROOM**  
**6751 COLUMBIA GATEWAY DRIVE, COLUMBIA, MD 21046**